

In re:  
Catherine Joseph-Osbourne  
Winston G Osbourne  
Debtors

Case No. 18-12977-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jan 05, 2022

User: admin  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 07, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Catherine Joseph-Osbourne, Winston G Osbourne, 531 N. Simpson Street, Philadelphia, PA 19151-4024
cr	+ Commonwealth of Pennsylvania, Department of Labor and Industry, Collections Support Unit, 651 Boas Street, Room 925, Harrisburg, PA 17121-0751
intp	+ Maureen Osbourne, 2625 South Dewey Street, Philadelphia, PA 19142-3519
14621374	+ Ally Financial, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14100931	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998
14160643	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14104522	+ DITECH FINANCIAL LLC, c/o JEROME B. BLANK, Phelan Hallinan & Schmieg LLP, 1617 JFK Boulevard, Philadelphia, PA 19103-1821
14100936	+ Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709-6172
14162809	Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154
14100937	+ Eos Cca, Attn: Bankruptcy, Po Box 329, Norwell, MA 02061-0329
14162848	+ M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
14450578	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
14628855	+ Office of Unemployment Compensation Tax Serv., Comm. of Pennsylvania, Dept of Labor and Industry, Collections Support Unit, 651 Boas Street, Room 925 Harrisburg, PA 17121-0751
14100941	Orthologix, LLC, 2655 Interplex Drive Suite 101, Feasterville Trevose, PA 19053-6947
14104963	+ Rebecca A. Solarz, Esquire, KML Law Group, P.C., Atty for M&T Bank, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14100946	+ Sunrise Credit Services, Inc., Attn: Bankruptcy, 260 Airport Plaza, Farmingdale, NY 11735-4021

TOTAL: 16

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jan 05 2022 23:39:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 05 2022 23:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Jan 05 2022 23:38:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 05 2022 23:40:54	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14100930	+ Email/Text: ally@ebn.phinsolutions.com	Jan 05 2022 23:38:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
14108082	Email/Text: ally@ebn.phinsolutions.com	Jan 05 2022 23:38:00	Ally Financial, PO Box 130424, Roseville MN

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			55113-0004
14249254	Email/Text: megan.harper@phila.gov	Jan 05 2022 23:39:00	CITY OF PHILADELPHIA LAW DEPARTMENT, TAX & REVENUE UNIT, BANKRUPTCY GROUP, MSB, 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1595
14100932	+ Email/Text: bankruptcy@capvs.com	Jan 05 2022 23:38:00	Cavalry SPV I, LLC, 500 Summit Lake Drive Suite 400, Valhalla, NY 10595-2321
14100933	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 05 2022 23:38:00	Comenitycapital/bjsclb, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14126786	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 05 2022 23:51:15	Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117
14100950	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 05 2022 23:51:15	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
14262773	Email/Text: bnc-quantum@quantum3group.com	Jan 05 2022 23:38:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14106530	Email/Text: mrdiscen@discover.com	Jan 05 2022 23:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14100934	+ Email/Text: mrdiscen@discover.com	Jan 05 2022 23:38:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14100938	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 05 2022 23:38:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14100939	Email/Text: camanagement@mtb.com	Jan 05 2022 23:38:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
14128853	Email/Text: camanagement@mtb.com	Jan 05 2022 23:38:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
14123941	Email/Text: blegal@phfa.org	Jan 05 2022 23:38:00	PHFA/HEMAP, 211 NORTH FRONT ST, PO BOX 8029, HARRISBURG, PA 17105
14100943	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 05 2022 23:40:50	Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
14161601	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 05 2022 23:40:53	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14100945	Email/Text: signed.order@pfwattorneys.com	Jan 05 2022 23:38:00	Pressler and Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054
14100942	+ Email/Text: blegal@phfa.org	Jan 05 2022 23:38:00	Pa Housing Finance Age, 2101 N. Front Street, Harrisburg, PA 17110-1086
14125536	Email/Text: bnc-quantum@quantum3group.com	Jan 05 2022 23:38:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14160432	Email/Text: bnc-quantum@quantum3group.com	Jan 05 2022 23:38:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14101602	+ Email/PDF: gecsed@recoverycorp.com	Jan 05 2022 23:40:50	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14100947	+ Email/PDF: gecsed@recoverycorp.com	Jan 05 2022 23:40:50	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965061, Orlando, FL 32896-5061
14100948	+ Email/PDF: gecsed@recoverycorp.com	Jan 05 2022 23:40:54	Synchrony Bank/Lowes, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14100949	+ Email/PDF: gecsed@recoverycorp.com	Jan 05 2022 23:40:54	Synchrony Bank/Old Navy, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14105597	+ Email/PDF: ebn_ais@aisinfo.com	Jan 05 2022 23:40:54	T Mobile/T-Mobile USA Inc, by American

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InfoSource LP as agent, 4515 N Santa Fe Ave,  
Oklahoma City, OK 73118-7901

14100951

Email/Text: megan.harper@phila.gov

Jan 05 2022 23:39:00

Water Revenue Bureau, 1401 JFK Blvd.,  
Philadelphia, PA 19102-1663

TOTAL: 30

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		New Residential Mortgage LLC, RAS Crane, 10700 Abbotts Bridge Road, Suite 170, UNITED STATES
14599429		Community Loan Servicing,, LLC
cr	*+	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14100935	*+	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14109476	*+	Internal Revenue Service, P O Box 7346, Philadelphia Pa 19101-7346
14100940	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
14100944	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
14100929	##+	Allied Interstate Llc, 7525 W Campus Rd, New Albany, OH 43054-1121

TOTAL: 2 Undeliverable, 5 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 07, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 5, 2022 at the address(es) listed below:

Name	Email Address
DAVID M. OFFEN	on behalf of Debtor Catherine Joseph-Osbourne dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
DAVID M. OFFEN	on behalf of Joint Debtor Winston G Osbourne dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
HAROLD N. KAPLAN	on behalf of Creditor New Residential Mortgage LLC hkaplan@rasnj.com
JEROME B. BLANK	on behalf of Creditor DITECH FINANCIAL LLC paeb@fedphe.com
REBECCA ANN SOLARZ	on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor Community Loan Servicing LLC, a Delaware Limited Liability Company bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com
SCOTT F. WATERMAN (Chapter 13)	

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ECFMail@ReadingCh13.com

THOMAS SONG

on behalf of Creditor DITECH FINANCIAL LLC tomysong0@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In Re:

WINSTON G OSBOURNE  
CATHERINE JOSEPH-OSBOURNE

Debtors

Chapter 13

Bankruptcy No. 18-12977-AMC

ORDER DISMISSING CHAPTER 13 CASE

AND NOW, after notice and hearing, it is ORDERED that the case is DISMISSED.

IT IS FURTHER ORDERED that any undisbursed funds held by the Chapter 13 Trustee from payments made on account of the Debtors' plan shall be refunded to the Debtors unless a party in interest files a Motion for Alternative Disbursement within 21 days of the entry of this Order.

IT IS FURTHER ORDERED that any wage order entered in this case is hereby TERMINATED and the employer shall cease wage withholding immediately.

**Date: January 5, 2022**



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ASHELY M. CHAN  
U.S. BANKRUPTCY JUDGE